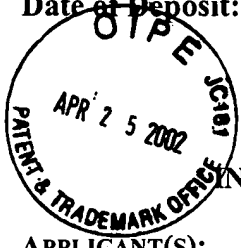


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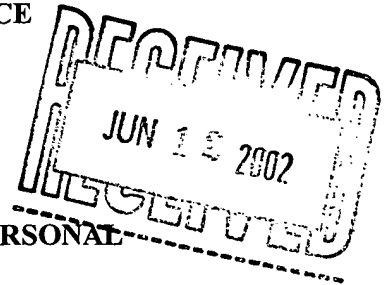


PATENT APPLICATION  
Attorney Docket No.: 21822-005C

#4  
2/6/ 6.13.2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): Samuel W. Lessin  
SERIAL NO.: 09/930,313  
FILING DATE: August 15, 2001  
FOR: METHODS AND APPARATUSES FOR AN ONLINE PERSONAL  
FUNDING MARKETPLACE



April 25, 2002  
Boston, Massachusetts

BOX IDS  
Commissioner for Patents  
Washington, D.C. 20231

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Technology Center 2100

TRANSMITTAL LETTER

Sir:

Transmitted herewith for filing in the present application are the following documents:

- ☒ Information Disclosure Statement
- ☒ Modified Form 1449
- ☒ Return Postcard

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GROUP 3600

If the enclosed papers are considered incomplete, the Mail Room and/or the Application Branch is respectfully requested to contact the undersigned at 212/692-6803, New York, New York.

A duplicate copy of this transmittal letter is enclosed.

Respectfully submitted,

Brian P. Hopkins  
Registration No. 42,669  
Attorney for Applicants  
MINTZ, LEVIN, COHN, FERRIS  
GLOVSKY AND POPEO, P.C.  
One Financial Center  
Boston, Massachusetts 02111  
Tel: (617) 542-6000  
Fax: (617) 542-2241



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PATENT TRADEMARK OFFICE

Express Mail Label No.: EU282823956  
Date of Deposit: April 25, 2002



Attorney Docket No. 21822-005C

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPLICANTS: **Samuel W. Lessin**  
SERIAL NUMBER: **09/930,313** EXAMINER: **Not yet assigned**  
FILING DATE: **August 15, 2001** ART UNIT: **2161**  
FOR: **METHODS AND APPARATUSES FOR AN ONLINE PERSONAL  
FUNDING MARKETPLACE**

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April 25, 2002  
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Box IDS  
Commissioner for Patents  
Washington, D.C. 20231

**GROUP 3600**

**INFORMATION DISCLOSURE STATEMENT**

Pursuant to the duty of disclosure under 37 C.F.R. §§1.56, 1.97 and 1.98, Applicants hereby make of record the documents listed below and on the attached modified Form PTO-1449 (submitted in duplicate) in the above-identified application, copies of which are submitted herewith. The order of presentation of the references should not be construed as an indication of the importance of the references.

**RECEIVED**

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**U.S. Patent Documents:**

5,664,115	5,083,270	6,154,730
6,112,188	6,038,554	5,987,435
5,812,988	5,809,484	5,745,885

**Technology Center 2100**

A copy of each of the above-identified documents is enclosed unless otherwise indicated on the attached Form PTO-1449 (modified). It is respectfully requested that the Examiner consider the cited information, along with any other information, in reaching a determination concerning the patentability of the present claims, and signs the enclosed form PTO-1449 to evidence that the cited information has been fully considered by the Patent and Trademark Office during the examination of this application.

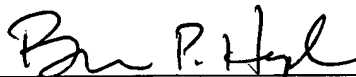
By submitting this Information Disclosure Statement, the Applicant makes no representation that: (1) a search has been performed, of the extent of any search performed, or that more relevant information does not exist; (2) the information cited in the Statement is, or is

APPLICANTS: Samuel W. Lessin  
U.S.S.N.: 09/930,313

considered to be, material to patentability as defined in 37 C.F.R. §1.56(b); and (3) the information cited in the Statement is, or is considered to be, in fact, prior art as defined by 35 U.S.C. §102.

Notwithstanding any statements by the Applicant, the Examiner is urged to form his/her own conclusion regarding the relevance of the cited information. An early and favorable action is hereby requested. Please charge any additional fees that may be due, or credit any overpayment of same, to Deposit Account No. 50-0311, Reference No. 21822-005C.

Respectfully submitted,



Brian P. Hopkins, Reg. No. 42,669  
Attorney for Applicants

c/o Mintz, Levin, Cohn Ferris,  
Glovsky and PoPeo, P.C.  
One Financial Center  
Boston, Massachusetts 02111  
Tel: (617) 542-6000  
Fax: (617) 542-2241

Dated: April 25, 2002

Express Mail No. EU282833956US  
Date of Deposit: April 25, 2002

<b>Modified Form 1449/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)	<b>Application Number</b>	09/930,313
	<b>Filing Date</b>	August 15, 2001
	<b>First Named Inventor</b>	Samuel W. Lessin
	<b>Group Art Unit</b>	2161
	<b>Examiner Name</b>	Not yet assigned
	<b>Attorney Docket Number</b>	21822-005C

U.S. PATENT DOCUMENTS							
Exam Initials	Cite No.	U.S. Patent Document No.	Issue Date	Name of Patentee(s) or Applicant(s)	Class	Sub Class	Filing Date If Appropriate
		5,664,115	09/02/97	Fraser	705	37	
		5,083,270	01/21/92	Gross et al.	364	408	
		6,154,730	11/28/00	Adams et al.	705	35	
		6,112,188	08/29/00	Hartnett	705	35	
		6,038,554	03/14/00	Vig	705	400	
		5,987,435	11/16/99	Weiss et al.	705	36	
		5,812,988	09/22/98	Sandretto	705	36	
		5,809,484	09/15/98	Mottola et al.	705	38	
		5,745,885	04/28/98	Mottola et al.	705	38	

FOREIGN PATENT DOCUMENTS					
Exam Initials	Cite No.	Foreign Patent Document Office Number	Name of Patentee(s) or Applicant(s)	Date of Publication	Translation Yes No
				<b>RECEIVED</b> <b>MAY 01 2002</b> <b>Technology Center 2100</b>	

OTHER NON PATENT LITERATURE DOCUMENTS		
Exam Initials	Cite No.	Name of Author, Title (when appropriate), Publication, Volume, Page(s), Date, Etc.
		<b>RECEIVED</b> <b>JUN 07 2002</b> <b>GROUP 3000</b>

